

Table II.F.11 Average family maximum out-of-pocket (in dollars) per employee enrolled with family coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments by firm size and State: United States, 2019

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8,534	9,597	9,814	9,553	8,747	8,160	9,777	8,368
New England:								
Connecticut	8,831	--	13,222	10,968	8,303	8,218	11,988	8,467
Maine	8,692	--	8,188	9,862	8,970	8,276	9,720	8,497
Massachusetts	8,219	--	10,048	9,697	8,613	7,449	10,556	7,926
New Hampshire	8,623	--	9,858	12,101	9,876	7,661	10,307	8,429
Rhode Island	8,029	--	--	9,625	9,150	7,340	8,022	8,030
Vermont	7,274	--	11,929	8,462	7,792	6,509	9,566	7,032
Middle Atlantic:								
New Jersey	7,860	--	--	9,555	9,621	7,154	8,313	7,801
New York	8,333	--	9,524	10,722	8,459	7,812	9,901	8,108
Pennsylvania	9,623	--	10,156	10,248	10,372	9,286	10,224	9,558
East North Central:								
Illinois	8,335	--	9,385	8,123	7,871	8,218	9,607	8,081
Indiana	8,385	--	8,135	9,883	8,872	8,039	8,799	8,318
Michigan	8,325	--	10,599	9,659	9,828	7,113	10,831	7,919
Ohio	8,633	--	10,884	9,193	8,919	8,293	9,578	8,544
Wisconsin	8,547	--	11,236	10,025	8,039	8,187	10,142	8,295
West North Central:								
Iowa	8,000	--	8,057	6,787	7,757	8,229	7,649	8,051
Kansas	8,411	--	7,465	8,608	7,717	8,954	8,007	8,494
Minnesota	7,307	--	7,271	9,349	8,497	6,607	8,848	7,133
Missouri	8,559	--	11,655	9,185	8,975	8,244	9,414	8,452
Nebraska	8,592	--	10,883	11,137	8,766	8,192	9,823	8,451
North Dakota	7,570	--	6,204	6,716	7,757	7,867	6,455	7,811
South Dakota	8,328	--	9,041	9,202	7,785	8,084	10,017	8,063
South Atlantic:								
Delaware	8,687	--	11,490	7,829	10,269	8,347	10,731	8,423
District of Columbia	7,481	--	6,576	7,474	7,487	7,288	9,087	7,237
Florida	8,522	--	--	10,141	8,202	8,233	9,225	8,390
Georgia	9,665	--	14,287	12,478	9,803	9,201	12,763	9,457
Maryland	7,422	--	10,352	7,338	7,560	6,901	9,034	7,098
North Carolina	8,909	--	9,472	10,499	9,248	8,600	10,084	8,794
South Carolina	9,605	--	--	9,539	8,865	9,854	9,415	9,628
Virginia	7,816	--	10,377	8,147	9,700	7,021	8,690	7,657
West Virginia	9,376	--	8,606	12,382	8,475	9,292	9,188	9,398
East South Central:								
Alabama	8,566	--	10,537	9,907	9,947	7,664	10,000	8,396
Kentucky	8,975	--	11,897	10,820	9,526	8,759	9,463	8,935
Mississippi	9,177	--	--	8,920	8,540	9,566	8,795	9,211
Tennessee	9,716	--	10,358	10,355	9,457	9,612	11,147	9,574
West South Central:								
Arkansas	9,128	--	6,498	7,876	8,611	9,854	7,075	9,363
Louisiana	9,845	--	--	10,669	10,573	9,642	9,240	9,928
Oklahoma	9,624	--	10,653	10,110	8,270	9,876	11,169	9,412
Texas	8,577	--	11,016	10,749	8,633	8,026	11,168	8,277
Mountain:								
Arizona	9,523	--	11,612	9,523	9,427	9,359	11,498	9,303
Colorado	9,313	--	--	9,863	8,118	9,414	11,020	9,125
Idaho	7,689	--	11,063	11,260	8,886	6,618	9,789	7,385
Montana	7,364	--	8,772	8,382	5,767	7,593	8,715	6,945
Nevada	9,047	--	8,509	10,080	9,564	8,779	9,774	8,942
New Mexico	8,315	--	--	9,380	9,146	7,920	9,907	8,168
Utah	8,549	--	10,591	9,998	8,664	7,983	9,720	8,347
Wyoming	8,153	--	9,158	8,410	7,017	7,979	9,859	7,675
Pacific:								
Alaska	8,112	--	--	9,342	7,488	8,020	9,401	7,951
California	8,073	--	10,089	8,229	8,082	7,899	8,829	7,976
Hawaii	7,707	--	11,603	8,637	6,976	7,352	9,385	7,391
Oregon	8,285	--	10,696	9,204	8,245	7,577	10,896	7,887
Washington	8,130	--	11,376	11,111	8,893	7,193	11,255	7,687

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

Table II.F.11 Standard errors for average family maximum out-of-pocket (in dollars) per employee enrolled with family coverage in a health insurance plan that had a maximum out-of-pocket at private-sector establishments by firm size and State: United States, 2019

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	65.31	291.35	286.57	158.44	126.38	86.50	156.51	70.07
New England:								
Connecticut	341.30	--	604.66	482.16	742.02	391.27	481.69	353.24
Maine	358.02	--	631.70	869.21	685.31	514.82	588.04	404.50
Massachusetts	246.25	--	1,333.98	580.66	561.08	285.24	673.17	247.99
New Hampshire	494.62	--	993.87	430.88	657.81	680.14	886.23	536.18
Rhode Island	275.57	--	--	947.22	558.41	347.84	914.86	286.37
Vermont	372.99	--	952.52	692.10	563.02	516.00	920.31	386.61
Middle Atlantic:								
New Jersey	394.07	--	--	558.01	655.37	488.82	903.91	432.01
New York	238.69	--	751.56	611.23	544.72	293.14	511.54	257.81
Pennsylvania	303.26	--	887.27	705.63	673.22	401.86	711.96	327.09
East North Central:								
Illinois	214.64	--	786.79	590.27	493.22	281.40	470.55	235.04
Indiana	324.19	--	515.40	907.18	831.49	369.36	589.08	360.98
Michigan	815.12	--	1,054.98	717.19	768.67	1,126.92	687.53	884.61
Ohio	323.10	--	965.65	922.12	494.94	488.78	616.91	345.43
Wisconsin	292.12	--	1,300.60	648.92	713.77	285.39	830.96	300.05
West North Central:								
Iowa	257.45	--	799.40	1,010.38	480.36	319.39	948.38	257.44
Kansas	393.28	--	605.74	768.19	809.75	567.74	519.30	465.34
Minnesota	359.00	--	801.49	1,017.89	607.44	432.46	896.47	370.92
Missouri	277.12	--	1,126.88	694.61	607.08	334.34	887.44	288.87
Nebraska	399.29	--	875.36	606.46	1,026.04	464.73	717.77	434.37
North Dakota	295.58	--	917.93	618.92	770.17	381.31	657.64	323.87
South Dakota	269.70	--	991.04	664.50	475.55	393.27	652.38	286.17
South Atlantic:								
Delaware	309.19	--	1,174.85	693.97	1,118.05	348.79	700.04	328.00
District of Columbia	436.01	--	1,240.59	1,359.35	766.50	602.08	1,045.98	460.53
Florida	324.02	--	--	822.87	685.89	391.73	979.25	338.56
Georgia	323.72	--	1,128.14	547.06	762.82	358.51	969.55	327.13
Maryland	253.16	--	747.19	745.95	493.95	304.83	707.84	261.70
North Carolina	289.43	--	906.18	721.83	1,013.14	284.12	719.11	303.94
South Carolina	361.08	--	--	800.91	718.90	415.35	1,129.33	379.38
Virginia	377.94	--	1,835.53	461.55	505.73	379.01	923.91	408.31
West Virginia	301.33	--	1,523.06	1,029.70	969.96	264.52	861.24	322.89
East South Central:								
Alabama	526.65	--	1,958.62	833.95	994.73	686.33	1,049.87	573.43
Kentucky	418.02	--	730.32	364.12	685.83	536.43	841.65	448.66
Mississippi	397.01	--	--	873.53	794.98	524.78	1,067.45	421.41
Tennessee	405.23	--	911.08	658.54	1,003.64	505.51	588.48	441.80
West South Central:								
Arkansas	399.60	--	909.12	558.60	1,057.70	458.29	508.14	436.65
Louisiana	415.91	--	--	635.61	775.08	564.29	1,021.64	453.89
Oklahoma	322.73	--	860.06	1,045.69	658.26	379.90	581.21	345.41
Texas	276.50	--	869.35	423.70	508.79	316.17	631.27	274.46
Mountain:								
Arizona	337.62	--	801.66	1,637.54	656.68	412.04	661.49	364.09
Colorado	265.45	--	--	637.37	569.52	297.60	430.80	293.30
Idaho	292.19	--	773.31	1,213.02	494.79	284.61	671.26	303.18
Montana	585.93	--	1,408.94	568.88	1,091.90	713.73	740.46	683.40
Nevada	349.64	--	1,486.35	826.03	1,392.85	391.08	1,040.93	369.06
New Mexico	299.14	--	--	1,066.32	485.83	367.80	982.96	316.35
Utah	309.81	--	1,028.97	689.65	767.82	371.95	669.14	336.46
Wyoming	365.84	--	1,495.83	809.57	583.46	516.84	801.28	374.09
Pacific:								
Alaska	262.36	--	--	874.37	599.31	299.59	721.58	275.11
California	247.71	--	1,169.94	715.10	550.92	320.12	677.85	268.20
Hawaii	290.98	--	1,390.77	627.36	587.34	342.58	748.07	299.19
Oregon	295.99	--	799.88	434.77	681.19	370.04	566.97	317.85
Washington	404.19	--	695.56	794.52	931.81	417.21	844.37	392.96

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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